CHEMUNG COUNTY INSURANCE DEPARTMENT

PO BOX 588 • 203 LAKE STREET ELMIRA, NEW YORK 14902-0588

Yvonne Drake Coordinator of Employee Benefits



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NEW YORK STATE AND LOCAL RETIREMENT SYSTEM

Tier 1 & Tier 2 Non-contributory

(Before 7/1/73) (7/1/73-7/26/76)

Tier 3 & Tier 4 Contribute 3% of gross wages (7/27/76-8/31/83) (9/1/83-12/31/09) After 10 years, non-contributory

Refundable if you leave service before 10 years

Vested after 5 years of service

Tier 5 Contribute 3% of gross wages

(1/1/10-3/31/12) Refundable if you leave service before 10 years

Vested after 5 years of service (new legislation 4/9/22)

Tier 6 Contribute 3% of gross wages 4/1/12-3/1/13 then percent is based on

(4/1/12-ongoing) employee's annual salary (range 3-6%)

Refundable if you leave service before 10 years

Vested after **5** years of service (*new legislation 4/9/22*)

Death Benefit You must elect beneficiaries through NYS Retirement

Deputy Sheriffs and

Correction Officers 25 Year Retirement Plan

Deputy Sheriff Deputy must elect Section 551 and have their form certified by the

Sheriff within one year of appointment. The employee submits this

form directly to NYSLR System.

There is a New York State Retirement Representative available at various locations for consultations. Please visit the NYS Retirement website for the Consultation Site Schedule <u>and</u> contact NYS Retirement to schedule an appointment.

New York State and Local Retirement System General Benefit Information

110 State Street (866) 805-0990 or (518) 474-7736

Albany, NY 12244

www.osc.state.nv.us

Register on NYSLRS Website to view/update personal information.

NYS Voluntary Defined Contribution Plan

Effective July 1, 2013 NYS has adopted an optional Retirement Plan for unrepresented (non-union) NYS public employees hired on or after that date, and who earn \$75,000 or more on an annual basis. Employees who meet the criteria have 30 days to choose between enrollment in the New York State and Local Retirement System or the NYS Voluntary Defined Contribution Plan. Please view the link below for more information. http://definedcontribution.ny.gov/

OTHER COUNTY EMPLOYEE PROGRAM INFORMATION

VOLUNTARY PROGRAMS: This information is posted on the County Intranet or upon request.

> DEFERRED COMPENSATION PROGRAM – MissionSquare Retirement

MissionSquare Retirement is Chemung County's deferred compensation program administrator. If you are interested in more information or enrollment, please contact our representative directly.

Dennis Morihara Retirement Plans Specialist MissionSquare Retirement Phone: 202-759-7029 dmorihara@missionsq.org

► FLEXIBLE SPENDING ACCOUNTS – Sieba Ltd.

You must be a permanent employee <u>and</u> be eligible for health insurance benefits to enroll in this program. Chemung County's plan year is from January 1 – December 31. Enrollment takes place during the fall for the next plan year. You will be notified through payroll when plan information is available, when our representative from Sieba, Ltd. will be at Chemung County, and the deadline to return enrollment forms. This information will also be posted on the County Intranet.

There are two separate account options that you can choose to participate in. One is a medical account, which would be to pay for qualifying out-of-pocket expenses, such as but not limited to deductibles, copays, and co-insurance. The second account is for dependent care to pay for daycare expenses. Information and worksheets are available to assist you.

Additionally, as a provision of the flex spending program, your contribution for health insurance will be deducted on a pre-tax basis and is explained in the plan document titled, Flexible Benefit Plan and Summary Plan Description. A copy of this plan is available upon request. If you wish to pay taxes on your health insurance contribution, you must submit your request in writing to the Insurance Department.

Sieba Ltd. Representative:

Donna Lynn Prikazsky (800) 252-4624 or (607) 786-3003 phone (607) 786-3437 fax

CHEMUNG COUNTY EAP PROGRAM

Chemung County EAP Program will pay for the first visit/assessment. This initial visit can be initiated by a supervisor or by self-referral. After the initial visit, employees will utilize their health insurance plan.

Clinical Social Work 963 Walnut Street Elmira, NY 14901 (607) 734-1447